

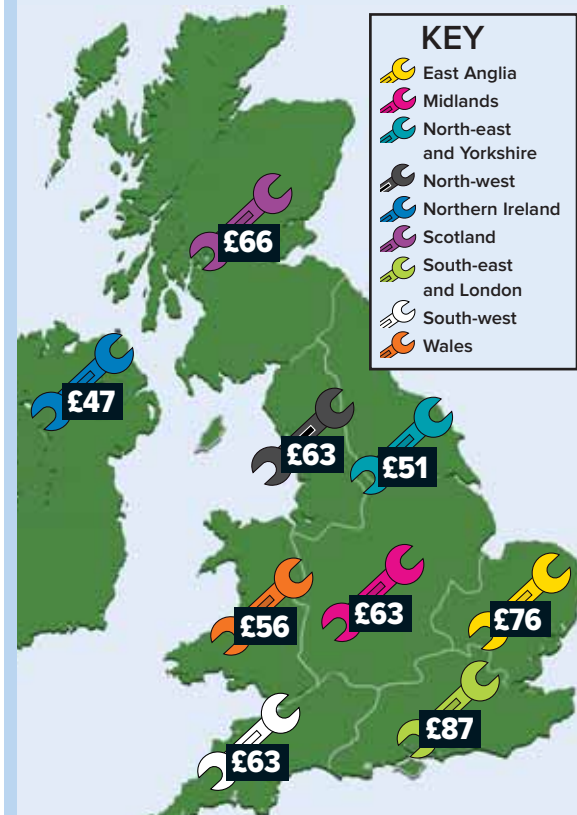
The cost of keeping warm

We look at whether you should buy a breakdown contract or rely on an annual service to keep your boiler working



WHAT DOES A SERVICE COST?

In May 2008, Which? Local asked 321 companies across the UK for a quote to fully service a six-year-old non-condensing wall-mounted gas boiler. Prices given are averages including VAT. The UK average was £62. For more, see www.which-local.co.uk.



No one wants to be stuck without heat or hot water when the boiler packs in, so it's not surprising that nearly 40% of Which? members pay for a breakdown contract. But are you getting value for money?

We asked more than 4,000 of you how satisfied you were with your boiler cover and looked at other available options. And we found the reasons why some of you chose not to get cover.

How much does it cost?

We found it's usually much cheaper to use a heating engineer to carry out repairs to your boiler when needed, rather than buy a breakdown contract. Over three years it costs, on average, less than half as much.

The cheapest breakdown cover we found from the major providers was £108 a year, or £324 over three years. People who didn't have a contract but had to have repairs done paid £150 over three years, on average. In other words, getting repairs done when needed saved at least £58 a year.

Just over one in 10 of you without cover spent more than £324 – the cost of our cheapest contract – over three years.

Boiler servicing expert Adrian Fuller (pictured above), who has more than 10 years' experience in the business, said a contract might offer peace of mind, but added: 'Getting an annual boiler service and paying for any breakdowns if they occur would be a better option for a correctly installed and running heating system.'

Why did you buy cover?

Three quarters of the members in our survey who had taken out a contract said that peace of mind was the main reason.

A quarter of members gave value for money as a key factor, which may be surprising given what we've found about pricing. For those who do want a contract we've had a look at the best available. From our survey of Which? members, we can say how satisfied you are with seven contract providers (p46).

Which are the best?

Disappointingly, British Gas, which dominates this market, scored less well than other firms for customer care and value for money. The next biggest firms, Homeserve and Domestic & General, also did less well in these areas.

However, British Gas did better in other categories – it was quicker in responding to breakdowns and carrying out repairs than Heateam, for example.

But the winner by far in our survey was Worcester Bosch, which was rated highly for customer care and value for money and had an overall customer satisfaction score of 68%. However, it services only Worcester Bosch boilers.

Other companies scored between 53% and 57% for customer satisfaction, apart from Homeserve, which scored just 46%. We also looked at six further companies, which offer wide national coverage in Britain. We did not have enough responses to give these providers a satisfaction score, but you may want to

OUR RESEARCH

In April 2008, we asked 4,369 Which? members how satisfied you were with the main boiler servicing companies. We also spoke to 1,000 members who did not have breakdown cover and asked why you had decided to do without it. Thanks to all who took part.



consider them if you want to get a contract. Only Domestic & General, Heateam, Homecall+ and Worcester Bosch offer cover in Northern Ireland.

Whichever contract you go for, choose one that includes an annual service or maintenance inspection – this helps keep your boiler safe. The policies we looked at include this as standard or an option.

If your boiler is broken

Domestic & General and Heateam are the only companies that will cover a boiler that is already broken. But they cover only specific brands. Most other providers allow you to take out immediate cover, but charge to repair the boiler as well. For other policies provided by the companies we looked at, visit www.which.co.uk/boiler-servicing.

Contract exclusions

While a breakdown contract may provide you with peace of mind, Adrian

Fuller says you should also bear in mind that not everything will be covered by a servicing contract. A typical example is where sludge build-up occurs. This is not covered by any of the companies in our table and would require a full system flush, which can cost more than £400. If the heat from your radiators is not evenly spread, you probably have sludge build-up in your boiler.

Any problems?

We asked members how satisfied you were with your breakdown contract.

The majority of you were either very or fairly satisfied with your last breakdown call-out and annual service visit. However, 10% of Which? members were dissatisfied with the work carried out during their last breakdown call-out and 4% were left unhappy with work during the last annual service.

Complaints included faults developing shortly after an engineer's visit, engineers

trying to sell products or new boilers when you felt this was unnecessary, misleading information written down on forms, or jobs being ticked off which you felt hadn't been finished. Some failed to carry out essential safety checks or even rendered the boiler unsafe during a visit. In one case, a member's gas supply even had to be cut off temporarily.

Why you didn't get a contract

We also heard from members who hadn't taken out a contract. The main reasons given were that you preferred to use a local plumber, it was too expensive or you didn't trust servicing companies.

For those who don't want a contract, we asked Adrian, whose company has been highly recommended on our Which? Local service, to say how much common faults cost to repair (see below). On p46, we look at what an annual service should include, if you choose that rather than buy a contract.

Common boiler faults

These are average prices charged by Adrian Fuller's company in Surrey, in the past year, including parts, labour and VAT. Cost also depends on boiler type and labour costs where you live

EXPANSION VESSEL £324

Stops sealed heating system being over-pressurised.



GAS VALVE £340

Regulates gas flow to the burner.



PRESSURE RELIEF VALVE £110 (Behind pump)

Ensures pressure doesn't become dangerous.



THERMOCOUPLE £97

(only found on older boilers) Prevents gas leaks if the pilot light goes out.



FAN £310

Moves air through boiler for combustion.



PRINTED CIRCUIT BOARD £310 (Inside)

The 'brain' – it makes things run together.



IGNITION £120

Ignites pilot/main flame.



BURNER £250/ HEAT EXCHANGER £400

The burner mixes air and gas, the heat exchanger transfers that heat to the water. Adrian hasn't needed to replace them in the past year.



AUTOMATIC AIR VENT £82

Lets air out of the boiler.



OVERHEAT THERMOSTAT £80

Prevents boiler overheating.



PUMP £198

Moves heated water from the boiler, for heating or hot water.



DIVERTER/ZONE VALVES £235

Directs flow of heated water from the boiler for heating or hot water.



WHICH? LOCAL

Expert help

If you need a reliable boiler engineer, join Which? Local. This is a free service for all Which? members and shows services that other members recommend. Register at www.which-local.co.uk. Look under 'house and home', then central heating installation and maintenance to find boiler engineers.

Contacts

British Gas 0845 600 5090
www.britishgas.co.uk

Corgi 0800 915 0485
www.trustcorgi.com

Coverheat 0845 257 8540
www.coverheat.com

Domestic & General
0870 850 0524
www.domgen.com

EDF 0870 737 5644
www.edfenergy.co.uk

Eon 0800 015 2749
www.eonenergy.com

Heateam 0870 600 0653
www.heateam.co.uk

Homecall+ 0800 195 2033
www.homecallplus.co.uk

Homeserve
0800 073 311
www.homeserve.com

MRL Direct 0845 676 0692
www.mrlinsuranc.co.uk

Npower Hometeam
0800 072 2999
www.npower.com

Reactfast 0870 750 1194
www.reactfast.co.uk

Scottish & Southern
0845 078 6771
www.ssehomeservices.co.uk

Worcester Bosch
01905 754624
www.worcester-bosch.co.uk

USING THE TABLE

Basic policy

Annual cost Based on 12 monthly repayments, where possible. Some also have other payment options. **Minimum cover** All policies are the cheapest offered that include an annual service or maintenance inspection of a boiler (B). Some include central

heating (H), pipes and drainage (P) or electrics (E) in basic cover.

Conventional/combi boiler age limit If your hot water storage tank is separate from the boiler, you most likely have a conventional boiler. If yours heats water and heating on demand, it's a combi model. 'None' in this column means that

there is no age limit.

Satisfaction

n/a means there were not enough responses for a rating. **Customer care** Customer service before the engineer's visit. **Satisfaction score** How satisfied you were with your provider and how likely you were to recommend it to a friend.

Annual service

■ Get the service done in summer. Firms are busy with breakdowns in autumn, when people turn the heating on.

■ Choose a Corgi-registered firm (see 'Contacts'). Ask for its registration number before the visit.

■ Check whether your boiler is under warranty before considering a contract. Warranties are typically one to two years for parts and labour.

■ Under the Sale of Goods Act, you can ask for repairs or a replacement boiler in the first six years (five in Scotland) if it's faulty.

■ An annual maintenance inspection or service should include a visual check that the boiler meets

regulations. If it doesn't, the engineer should say what needs to be done and whether they can fix it.

■ For most boilers, flue gases should be analysed and the burner adjusted to check the boiler works properly. Older models (typically 20 years) may need only a visual inspection of the flame.

■ The boiler should be cleaned if the steps above prove it's necessary.

■ A service should take at least 30 minutes. Ask to see the service report if you feel it hasn't been done properly.

■ If you claim benefit or are over 60 and need the boiler repaired or replaced, you may get a Warm Front grant (see 'Contacts').

COMPANY	BASIC POLICY								SATISFACTION			
	ANNUAL COST (£)	MINIMUM COVER	COVER RENEWABLE FOR LIFE OF BOILER	MAXIMUM COST LIMIT	CONVENTIONAL BOILER AGE LIMIT	COMBINATION BOILER AGE LIMIT	BOILER REPLACED IF BEYOND REPAIR	CONTRIBUTION IF BOILER IS NOT REPLACED	CUSTOMER CARE	VALUE FOR MONEY	BOILER REPAIR SPEED	SATISFACTION SCORE (%)
FULL RATINGS^a												
WORCESTER BOSCH (110) ^b	148	B	✓	no limit	10 ^c	10 ^c	✓ ^d	up to £200	★★★★★	★★★★★	★★★★★	68
BRITISH GAS (2093)	156 ^e	B	✓	no limit	none	none	✓ ^d	see ^f	★★	★★	★★★★	57
EON (46)	156	B, H	✓	no limit	none	none	✓ ^d	5% ^f	★★★★	★★★★★	n/a	57
HEATEAM/BAXI GROUP (43) ^g	190 ^h	B	✓	£1,500 a year	15	8		up to £1,500	★★★★	★★★★	★★	54
DOMESTIC & GENERAL (214)	162	B	✓	£1,500 a year	15	8		up to £1,500	★★	★★	★★	53
SCOTTISH & SOUTHERN (44)	138	B	✓	no limit	none	none	✓ ^d	n/a	n/a	★★★★	n/a	53
HOMESERVE (259)	192	B	✓	no limit ^j	none	none		up to £200	★★	★★	★★	46
OTHERS												
COVERHEAT	160 ^k	B, H		£1,000 a call-out	20	20		up to £500	n/a	n/a	n/a	n/a
EDF ENERGY	191	B, H		£1,500 a year	15 ^m	7 ⁿ		up to £250	n/a	n/a	n/a	n/a
HOME CALL+	108 ^k	B, H	✓	£500 a call-out	10	10		up to £750	n/a	n/a	n/a	n/a
MRL DIRECT	161	B, H, P, E	✓	£300 a call-out	10	10		n/a	n/a	n/a	n/a	n/a
NPOWER HOMETEAM	192	B	✓	no limit ^j	see ^e	see ^e		up to £200	n/a	n/a	n/a	n/a
REACTFAST	189 ^k	B, H	✓	£1,250 a call-out	None	None	✓ ^p	n/a	n/a	n/a	n/a	n/a

a Include satisfaction (no of replies in brackets). Others don't have enough to rate b Worcester Bosch boilers c Renewed to 15 d If boiler under seven years e £180 within M25 f Discount on new boiler from the firm g Baxi, Potterton, Main boilers h £166 if boiler in warranty j No cost limit, two call-outs a year k Buying upfront for a year saves about £10 m Renewals to 20 years n Renewals to 15 years p If boiler under 8 years